

Fill in this information to identify the case:

Debtor 1 Ladasharae Shantae Weatherspoon Freal

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 22-50367

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: 1st Franklin Financial CorporationCourt claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 2 4 6 7

Date of payment change: 08/04/2025
Must be at least 21 days after date of this notice

New total payment: \$ 1125.69
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Shortage

Current escrow payment: \$ 264.06New escrow payment: \$ 476.65**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Ladasharae S. Weatherspoon Freal
First Name Middle Name Last Name

Case number *(if known)* 22-50367

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Tammie Mathews
Signature

Date 06/25/2025

Print: Tammie Mathews
First Name Middle Name Last Name

Title Bankruptcy Real Estate Specialist

Company 1st Franklin Financial Corporation

Address Attn: Admin Services PO Box 880
Number Street
Toccoa GA 30577
City State ZIP Code

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